

REMARKS

Claims 1-14 are the claims currently pending in the Application.

The Examiner objected to paragraphs of the Specification that refer to "Figure 2" instead of to Figure 2A and Fig. 2B. The appropriate portions of the Specification are amended. These amendments introduce no impermissible new matter.

Claims 1-14 are amended to clarify features recited thereby. These amendments contain no impermissible new matter.

Formal Matters

Applicant thanks the Examiner for reviewing and considering the reference cited in the Information Disclosure Statement filed April 7, 2004.

The Examiner is respectfully requested to acknowledge the claim for foreign priority and the receipt of the priority documents.

Rejection under 35 U.S.C. § 102(e)

Claims 1-14 are rejected under 35 U.S.C. § 102(e), as being anticipated by Allsop et al., U.S. Patent No. 5,970,472. This rejection is traversed.

Among the problems recognized and solved by Applicant's claimed invention are those of an unscrupulous dealer who obtains credit card information of the purchaser and fails to deliver the merchandise, and an unscrupulous purchaser who

obtains merchandise and fails to pay therefor.¹ According to an aspect of Applicant's claimed invention, credibility information, such as a dealing status of the dealer with a financial institution is retrieved from a separate authentication server, and transmitted to the purchaser's terminal prior to completing a transaction between the purchaser and the dealer. According to another aspect of Applicant's claimed invention, credibility information for a purchaser, such as a purchaser's dealing status with the credit firm, is retrieved from an authentication server and transmitted to the dealer's server prior to completing a transaction, in order to authenticate the purchaser.

For at least the following reasons, Applicant's claimed invention is neither anticipated by nor rendered obvious from the cited reference. By way of example, independent claims 1 and 8 require receiving credibility information on a dealer by an authentication server, wherein the credibility information includes a dealing status of the dealer with a financial institution. Independent claim 3, 5, 10 and 12 require retrieving credibility information on the purchaser by the authentication server, in a method/system using an authentication server, a purchaser terminal and a dealer server. Further, independent claim 3, 5, 10 and 12 require that the credibility information on the purchaser include a dealing status of the purchaser with a credit firm.

Allsop discloses that a customer's computer is automatically informed about whether a dealer is authorized to sell merchandise manufactured by a manufacturer

¹ Applicant does not represent that every embodiment of Applicant's claimed invention necessarily addresses the problems herein discussed or provides the solutions herein identified. This discussion merely illustrates aspects of Applicant's claimed invention.

(Allsop, col. 3, lines 50-65). An object of Allsop is preventing the sale of counterfeit goods from an unauthorized dealer. Therefore, Allsop discloses that authentication data indicates whether each dealer is authorized by a manufacturer to sell the products of the manufacture (col. 6, lines 22-26). Such a dealer is a dealer that meets standards set by the manufacturer (col. 7, line 41-45).

In particular, Allsop discloses that: a separate server 22 maintains a database of authorized dealers, such that a tag returned in a web page by the manufacturer's server causes the customer's browser to access server 22 to determine whether the dealer is an authorized dealer (Allsop, col. 5, lines 8-40); the customer's browser receives a tag from a dealer's server, and sends a validation request to server 22 (containing the database of authorized dealers), such that the dealer is thus validated (or not validated) to the user based on whether the dealer is authorized by the manufacturer to sell the merchandise (Allsop, col. 6, lines 9-28); as part of the transaction, the customer may be prompted to enter billing information such as the customer's name, address, credit card numbers, *et cetera*. (Allsop, col. 9, lines 34-49).

Allsop does not disclose or suggest that a dealer's credibility information may include a dealing status of the dealer with a financial institution, as *inter alia* required by claims 1 and 8. As discussed, Allsop discloses validating a dealer only based on whether the dealer is listed in a database as an authorized dealer of the manufacturer's merchandise.

Further, Allsop does not disclose or suggest an authentication server that retrieves credibility information on a purchaser, as *inter alia*, required by independent

claims 3, 5, 10 and 12. As discussed, Allsop discloses that the user may be prompted to enter billing information, including the name and address, credit card number, *et cetera*, of the user and checking whether the information that is transmitted by the user is complete as required to complete the transaction (Allsop, col. 9, lines 44-54), and if such billing information is missing, the routine may be repeated by the server until the customer completes the information requested.

However, Allsop does not disclose or suggest retrieving credibility information on a purchaser by the authentication server, the credibility information corresponding to identification information transmitted from a purchaser terminal to a dealer server, as *inter alia* required by independent claims 3, 5, 10 and 12. That is, Allsop does not disclose or suggest that a dealer server transmits the purchaser's identification information to an authentication server, such that the authentication server retrieves credibility information on a purchaser.

Moreover, since Allsop does not disclose or suggest retrieving such creditability information on the purchaser by the authentication server, Allsop is incapable of disclosing or suggesting that the creditability information on the purchaser includes a dealing status of the purchaser with a credit firm, as further required by independent claim 3, 5, 10 and 12. Therefore, Allsop does not disclose or suggest the recitations of independent claims 1, 3, 5, 8, 10 and 12.

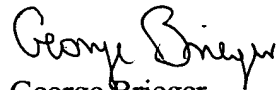
In fact, Allsop belongs to the prior art recognized by Applicant's disclosure, because Allsop does not disclose or suggest the problem of preventing a transaction with an unscrupulous dealer by determining creditability information of the

dealer based on the dealer's dealing status with a financial institution, nor does Allsop disclose or suggest the problem of preventing a transaction with an unscrupulous purchaser by retrieving creditability information on the purchaser by an authentication server.

Claim 2 depends from independent claim 1, claim 4 depends from independent claim 3, claims 6 and 7 depend from independent claim 5, claim 9 depends from independent claim 8, claim 11 depends from independent claim 10, and claims 13 and 14 depend from independent claim 12. Therefore, claims 2, 4, 6, 7, 9, 11, 13 and 14 incorporate novel and nonobvious features of their respective base claims and accordingly, are patentably distinguishable over the prior art for at least the reasons that independent claims 1, 3, 5, 8, 10 and 12 are patentably distinguishable over the prior art.

For at least the reasons set forth in the foregoing discussions, Applicant believes that the Application is allowable and respectfully requests that the Examiner now reconsider the rejections and allow the Application. Should the Examiner have any questions regarding this Amendment or the Application generally, the Examiner is invited to telephone the undersigned attorney.

Respectfully submitted



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